

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Original) A method for implementing a program of discount arrangements, the method comprising:

maintaining discount-arrangement information relating to a plurality of discount arrangements, wherein each such discount arrangement is associated with one of a plurality of merchants;

receiving transaction information related to a transaction at a point of sale, the transaction information identifying a merchant party to the transaction;

receiving an identifier for a discount instrument presented at the point of sale during the transaction;

making a determination whether the merchant party is one of the plurality of merchants; and

returning validation information to the point of sale in accordance with the determination.

2. (Original) The method recited in claim 1 wherein the validation information comprises an indication that the merchant party is not one of the plurality of merchants.

3. (Original) The method recited in claim 1 wherein:

the merchant party is not one of the plurality of merchants; and

the validation information comprises an indication that no discount is to be provided to the transaction.

4. (Original) The method recited in claim 1 wherein:

the merchant party is one of the plurality of merchants; and

the validation information comprises an instruction to apply a discount in accordance with the discount-arrangement information associated with the merchant party.

5. (Original) The method recited in claim 1 wherein the merchant party is not one of the plurality of merchants, the method further comprising generating a record for recording transaction information related to the merchant party.

6. (Original) The method recited in claim 1 wherein the merchant party is not one of the plurality of merchants, the method further comprising recording at least a portion of the transaction information in a record associated with the merchant party.

7. (Original) The method recited in claim 6 further comprising identifying criteria from the record associated with the merchant party for initiation of marketing efforts with the merchant party.

8. (Original) The method recited in claim 1 further comprising recording at least a portion of the transaction information in a database.

9. (Original) The method recited in claim 8 further comprising:
analyzing information in the database according to specified criteria; and
generating a summary report from the analyzed information.

10. (Original) The method recited in claim 9 further comprising distributing the summary report to the merchant party.

11. (Original) The method recited in claim 9 wherein the criteria are specified by the merchant party.

12. (Original) A computer system comprising:
a storage device;
a communications device;

a processor in communication with the storage device and the communications device; and

a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for operating the computer system to manage a discount arrangement, the computer readable program including:

instructions for maintaining on the storage device discount-arrangement information relating to a plurality of discount arrangements, wherein each such discount arrangement is associated with one of a plurality of merchants;

instructions for receiving with the communications device transaction information related to a transaction at a point of sale, the transaction information identifying a merchant party to the transaction;

instructions for receiving with the communications device an identifier for a discount instrument presented at the point of sale during the transaction;

instructions for making a determination with the processor whether the merchant party is one of the plurality of merchants; and

instructions for returning validation information to the point of sale with the communications device in accordance with the determination.

13. (Original) The computer system recited in claim 12 wherein the validation information comprises an indication that the merchant party is not one of the plurality of merchants.

14. (Original) The computer system recited in claim 12 wherein:
the merchant party is not one of the plurality of merchants; and
the validation information comprises an indication that no discount is to be provided to the transaction.

15. (Original) The computer system recited in claim 12 wherein:
the merchant party is one of the plurality of merchants; and

the validation information comprises an instruction to apply a discount in accordance with the discount-arrangement information associated with the merchant party.

16. (Original) The computer system recited in claim 12 wherein the merchant party is not one of the plurality of merchants, the computer-readable program further including instructions for generating a record for recording on the storage device transaction information related to the merchant party.

17. (Original) The computer system recited in claim 12 wherein the merchant party is not one of the plurality of merchants, the computer-readable program further including instructions for recording on the storage device at least a portion of the transaction information in a record associated with the merchant party.

18. (Original) The computer system recited in claim 17 wherein the computer-readable program further includes instructions for identifying criteria from the record associated with the merchant party for initiation of marketing efforts with the merchant party.

19. (Original) The computer system recited in claim 12 wherein the computer-readable program further includes instructions for recording at least a portion of the transaction information in a database.

20. (Original) The computer system recited in claim 19 wherein the computer-readable program further includes:

instructions for analyzing with the processor information in the database according to specified criteria; and

instructions for generating with the processor a summary report from the analyzed information.

21. (Currently amended) The computer system recited in claim 20 wherein the computer readable program further includes:

instructions for receiving a specification of the criteria are specified by from the merchant party.